## La Nueva Siembra—Nov 5, 2011

# Class 4—Your farm landscape: finding land and legal issues

#### 1. Announcements

- Please try to get here on time
- Please turn off cell phones
- Bathroom codes (M-124, W-125)
- Please do not interrupt your fellow students when they are talking and wait to be called on before making your point, we will all get a chance to share our thoughts
- If you have trouble reading or writing partner up with someone who can help you for the activities that we are going to be doing
- Not going to review homework today. We will use info from "Enterprise SWOTs" and "Enterprise Connection" sheets for the class on Dec 3<sup>rd</sup>, so they should take the next month to really think about what they are going to do and how it all fits together.

#### 2. Structuring Your Farm Business

Review options and reasons to choose one over the other

# 3. Being a Good Farm Neighbor

• Emphasize that farmers have rights and responsibilities. Responsibilities are both legal and just good manners. In State Agricultural Districts laws protect you from local laws that might interfere with your farm business—give examples.

# 4. Environmental Regulations and Assistance

• Emphasize that there is an opportunity for cost sharing/grants for farm infrastructure and improvements through environmental programs.

#### 5. Licenses and Registrations

- These are licenses that you may or may not need depending on your farm enterprises.
- This is a sheet that they can refer back to once they have a better idea of what they will be doing.
- No need to go through entire process of Pesticide Applicator license.
- Focus on organic certification and food processing—example of Gudelio and his contraband pickled peppers.

#### 6. Insurance for Farmers

- NFDP insurance for renters
- What farmland owners need to be aware of
- Liability (market, farm and product) vs. Workers Comp/Disability vs. Crop Insurance vs. Health Insurance

### 7. How to be a Good Farm Employer

- Review important points from sheet
- Remind people that we can help them with all paperwork and set up meetings with payroll and worker's comp insurance companies for them
- Hand out sample labor documents

# 8. Break

#### How to Find Land

- 3 Tabs open to show search examples: NOFA-NY, NJ Farmlink and MLS
- Pass out "Farmer DIY Land Assessment" and explain how to use it
- Pass out "New Farmer Land Intake" and ask students to complete and bring with them to their individual meetings after the course ends

# 10. Regional Guide to Farming

- Intro to guide and activity
- Break into 4 groups
- Assign regions (Hudson Valley, NJ, PA and Long Island)
- 5 min to read and review sheet individually
- 10 min to discuss in group and answer 4 Q's:
  - 1. What appeals to you about this region?

- 2. What challenges would a new farmer face here?
- 3. What are the best enterprises for this region?
- 4. What other questions do you have about the region?
- Each group reports back (2 min each). NFDP staff records on big paper.

# 11. Lunch

#### 12. Contract Comparison Chart with Nestor

- Discussion of important points and questions to highlight these from Nestor's experience
- 13. Questions for Nestor about land, negotiation, land owner relationships and communication

Please give us an overview of your farm:

- How you got started
- What you produce
- Scale/size of your operation
- Markets
- Profits

Where are you from? When did you start with the project? Where are you farming now? What do you grow/produce?

Why did you choose to raise chickens?

What sort of rules, regulations, or laws affected you when you were starting your farm?

What kind of legal structure does your farm have? Describe the process of incorporating Tello's Green Farm. Was it confusing/time consuming/worth it?

What kind of insurance do you have? Market liability? How much do you pay/year?

How did you find your first piece of land?

How long was your lease for?

Did you negotiate the lease?

Did you have any problems with your first landowner?

Can you talk about some of the advantages of a long term lease?

Did you ever wish you had a shorter term lease? If so, why?

How did you find your current piece of land?

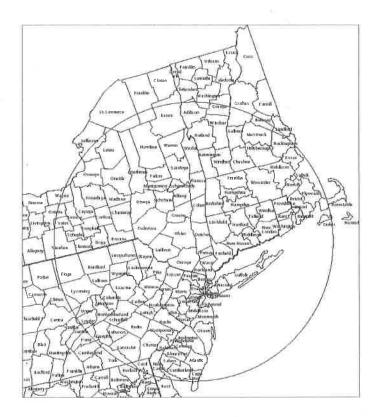
Describe your current purchase agreement.

Has finding land been one of your biggest challenges as a beginning farmer?

#### Worksheets:

Business Structures
Being a Good Farm Neighbor
Environmental Regulations and Assistance
Licenses and Regulations
Insurance for Farmers
How to be a good farm Employer
Sample Labor docs
How to Find Land
Farmer DIY Land Assessment
New Farmer Intake
Regional Guide to Farming

# Where are you going to farm? A Guide to Farming in the New York City Region



This guide is designed to give beginning farmers a better sense of the agricultural areas surrounding New York City. We have broken our region down into 9 subregions, extending approximately 100 miles in all directions from NYC: the Upper Hudson Valley, Mid-Hudson Valley, Lower Hudson Valley, Orange County, Nassau County, Suffolk County, Northern New Jersey, Southern New Jersey, and Eastern Pennsylvania. You will notice that we have left out the more urban counties and areas.

Please note that the frost dates listed in this guide are <u>averages</u>. Research should be conducted on a site by site basis to ensure safe planting and harvesting. Frost dates are highly variable, even from one farm to the next, as pockets of cool air can cause a freeze a few hundred feet from a farm that was left unscathed.

The same is true for the land prices we have listed. The numbers listed are estimates that we formulated by talking with farmers in these areas and doing online research. You may notice that the ranges are relatively wide. In general, a higher price means that a farm has some infrastructure (a well, fencing, barns, etc.), while a raw piece of land will most likely have a lower price. Often times, simply talking with local farmers, driving around, or checking the local real estate listings will produce more specific information.

Upper Hudson Valley (Greene, Columbia, Rensselaer, and Albany counties): Although densely populated around its cities, the upper Hudson valley has a relatively scattered population outside of the suburbs. Dairy farms, although in decline, still persist and good infrastructure exists for those looking to get started in this region. With relatively low land prices, this area can be appealing to beginning farmers. They must, however, have a



product that makes it worth it to travel the long distance to NYC. Upper Hudson Valley agriculture is under pressure from developers, although not as much as the middle or lower areas of the region. Crop production has increased in the area in the past 30 years, dominated by sweet corn, mixed vegetables, and orchard fruit.

Distance to New York City: 120-140 miles, 3+ hours by car without traffic.

Farming Infrastructure: Very good

**History:** Historically a prominent dairy producing region, much of the land was developed or left idle in the 6os and early 7os. Today smaller crop-based farms make up much of the agriculture production.

#### **Equipment Availability:**

Farming Supply/Equipment stores from Google search: Tractor Supply Co., Agway, Capital Tractor Inc, and over 50 other results.

Craigslist search results: Multiple listings related to commercial agriculture near Poughkeepsie.

#### **Processing Facilities:**

E & L Meats, Richfield Springs, NY, 518-858-0824 – Pigs, beef, goat, veal, lamb Garden of Spices, Middle Falls, NY, 518-695-6801- Poultry Hilltown Pork, Canaan, NY, 518-781-4050 – Pigs, beef, lamb, goat Eagle Bridge, Eagle Bridge, NY – Beef, Pork, Lamb

Total Number of Farms: 1844 farms in 2007, 1873 farms in 2002

By County:

Greene: 286farms in 2007, 342 farms in 2002 Columbia: 554 farms in 2007, 498 farms in 2002 Rensselaer: 111 farms in 2007, 147 farms in 2002 Albany: 498 farms in 2007, 494 farms in 2002

#### Land Prices:

Purchasing Price: \$1000-\$3000/ acre Renting Price: \$150 - \$600/acre/year

#### First and Last Frost Dates:

First Frost: Sept. 30 – Oct. 10 Last Frost: May 10-20. ORANGE COUNTY, NY: Orange County is one of the dominant agricultural regions in the NYC area. Historically famous for its "black dirt" soils, farmers who choose to farm here will find themselves within a vibrant, vegetable-dominated agricultural infrastructure. Soils here are loaded with moisture and nutrients and need little irrigation or fertilization, but these conditions are perfect for weeds too. Farmers in this region spend a lot of time weeding! Orange County's proximity to NYC means



the majority of the farmers in this region are bringing products to NYC on a regular basis, where they market them through wholesale or direct marketing avenues.

Distance to NYC: 60-70 miles, approx 1hr 45min without traffic.

Farming Infrastructure: Very Good

History: Arriving in the 1860's, Italian immigrants were the first farmers to settle in this region, and created the ditches the drained the lake and turned it into arable land. Later in the 1800's Polish farmers arrived and had great success with root crops like onions, potatoes, crops which the region is now famous for. Although known for vegetable production on its muck soil (100% organic matter), the upland soil in the region still supports multiple dairy operations.

#### **Equip Availability:**

Farming supply/equipment stores from Google search: Crop Production Services, Tractor Supply Company, and Sosler's Garden and Farm Equipment and 25 more.

**Craigslist's search results**: 27 postings today related to farm and garden in Orange County. 50 postings since mid-September in Goshen, NY.

#### **Processing Facilities:**

Dines – Chicken, Turkey, Duck, Goose – Durham, NY Hilltown Pork Inc – USDA Pork, Beef, Lamb – Canaan, NY

Total Number of Farms: 642 farms in 2007, 706 farms in 2002

#### **Land Prices:**

**Purchasing Price:** \$3000 – \$6000 (muck – cannot build permanent structures)

Renting Prices: \$150 - \$500

First and Last Frost Dates

First Frost Dates: October 10-20 Last Frost Dates: May 10 - 20 Mid- Hudson Valley (Ulster, Dutchess, Orange, and Putnam Counties): Proximity to New York City means this is a very popular area for many growers to settle. Although land prices are higher than those in the Upper Hudson Valley, designated agricultural regions mean that land prices remain reasonable to the beginning farmer. Dutchess and Colombia have the highest concentrations of farmers, while Orange County remains very popular due to its unique soil type.



Distance to New York City: 80-90 miles, Approximately 2 hours without traffic

Farming Infrastructure: Very Good

History: After the American Revolution (1776), many farmers grew wheat to sell at markets in NYC. The opening of the Erie Canal in 1825 ended the grain period, so farmers turned to beef. When the railroads began to carry milk to New York City in the 1860s, the dairy industry flourished. Industry developed rapidly during the 1800's and the lower part of the region became relatively suburbanized. Strong farming communities and infrastructure still exists on the northern parts of this region.

#### **Equipment Availability:**

Farming Supply/Equipment from Google Search: Agway, Mac's Farm and Garden World, Sosler's Garden and Farm Equipment, Hudson Valley Tractor Company, Tractor Supply Company and 40 more Craigslist search results: Farm and Garden search produces a variety of results, many of which are lawnmowers and snow blowers. However, some tractors, tractor parts, and farming equipment posted as well.

#### **Processing Facilities:**

Conn's Freezer Warehouse, Milton, NY (845-795-2170)

Total Number of Farms: 1871 farms in 2007, 1987 farms in 2002

By county:

Putnam: 72 farms in 2007, 92 farms in 2002 Orange: 642 farms in 2007, 706 farms in 2002 Ulster: 501 farms in 2007, 532 farms in 2002 Dutchess: 656 farms in 2007, 657 farms in 2002

#### Land Prices:

Purchasing Price: \$3000-\$15,000/acre

Renting Prices: \$150 - \$600

First and Last Frost Dates:

First Frost: Sept. 30 – Oct 10 Last Frost: May 10-20 **Lower Hudson Valley (Rockland, Westchester Counties):** Although the lower Hudson valley means the shortest trip to NYC, you won't have much luck finding farmland here. Urban sprawl has covered much of the region with residential housing or commercial developments, and the few farms that are left cling to their land tighter every year.



Distance to New York City: 30-40 miles; Approximately 30min – 1 hr from NYC

Farming Infrastructure: Poor

History: In 1920, about half of the land area in Rockland

County was used for farming. The rest was in urban land or was otherwise unsuitable for farming. Most of the farmland was used for fruit and vegetables raised mainly for home use or local markets. By 1960, only about 6 percent of the land area was used for crops. Most of the rest was in urban areas or unmanaged woodland, and by 1973 about 30 percent of the land area was in public parks and recreation facilities.

#### **Equip Avail:**

Farming supply/equipment from Google Search: Multiple garden supply stores in this region, but very few farm supply stores.

Craigslist search results: Mostly snow blowers and lawn mowers, very few results relating to commercial farming.

Processing Facilities: None in the area

Total Number of Farms: 127 (2007), 158 (2002)

By county:

Rockland: 21 farms in 2007, 29 farms in 2002 Westchester: 106 farms in 2007, 129 farms in 2002

#### Land Prices:

Purchase Prices: \$15000 - \$25,000/ acre

**Renting Prices:** N/A – very little farm land to rent in this region.

#### First and Last Frost Dates:

First Frost: October 30 - November 10

Last Frost: April 20 - 30

Suffolk County (Eastern LI): Farming is a vital industry to Suffolk County. Over the past 150 years the county has transitioned from potato production to heavy production in wine grapes, flowers, nursery stock, strawberries, and mixed vegetables. A very popular destination for agritourism, many farmers cater to groups of city-based tourists that make the trip out to Suffolk County for a "farming experience". Although land purchase prices are exceedingly high, renting land



still remains a viable option for beginning farmers in this region. This land is often obtained through Land Trust groups like the *Peconic Land Trust*. Generally, the growing season is 1-2 weeks longer in Suffolk County than other parts of New York State because of the warm air that comes off of the ocean.

Distance to NYC: 80-90 miles; Approximately 2 hours without traffic

Farming Infrastructure: Good

History: After World War II it seemed that Suffolk County agriculture was headed for a similar fate as that of Nassau County agriculture; to be crushed under urban sprawl. However, in the early 1970's, measures were taken by the county to ensure the long-term preservation of farmland. The county accomplished this goal by purchasing the development rights to the property from farm owners, which ensured that the property would stay out of the hands of developers and in farm production forever.

#### **Equip Avail:**

Farming Supply Stores from Google Search: Talmage Farm Agway, Prianti Farms Inc and 30 others.

Craigslist search results: Multiple postings for lawnmowers, small tractors, and snow blowers.

**Processing Facilities:** None in this region

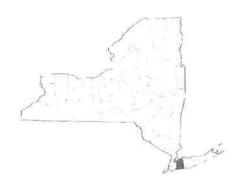
Total Number of Farms: 585 farms in 2007, 651 farms in 2002

#### **Land Prices:**

Purchasing Prices: \$100,000 – 300,000 per acre Renting Prices: \$250 - \$600 per acre/year

First and Last Frost Dates:

First Frost Date: Nov 5 - 15 Last Frost Date: April 10 - 20 Nassau County (Western LI): Extensive housing developments, shopping centers, industrial complexes, and business corridors now dominate areas where vast acreages of potatoes and other crops were once grown for markets in New York City. The few remaining farms in the eastern part of LI are in the northeastern part of the county. However, although there are very few farms still in the county, the area has a vibrant network of farmers markets.



Distance to NYC: 30-45 Miles (approximately ½ hour – 1 hour drive without traffic)

Farming Infrastructure: Poor

History: At the end of World War II Nassau County contained many working, viable farms growing food crops and producing dairy products for New York City. By 1970, however, the farms of Nassau County were gone, covered almost completely by urban sprawl. There remain some relatively undisturbed open areas are in the southern part of the county, however much of this area is golf courses, wild life preserves, marshes, and beaches.

**Equipment Availability:** 

Farm supply/equipment from Google Search: No results returned. Craigslist search results: Although there were multiple listings for farm and garden in Nassau County over the last month, almost all were listings for snow blowers and firewood.

**Processing Facilities:** None in this region.

Total Number of Farms: 59 farms in 2007, 66 farms in 2002

Land Prices:

Purchasing Prices: \$100,000 – 300,000 per acre Renting Prices: \$250 - \$600 per acre/year

First and Last Frost Dates:

First Frost: November 1 - 10 Last Frost: April 10 - 20

#### Northern NJ (Sussex, Warren, Hunterdon, and Monmouth

Counties): Although many farms in this region are disappearing in North Western, NJ remains a viable place to farm. The valleys and ridges of the region have slowed urban sprawl, and many tight-knit farming communities still exist in the nutrient rich soils of the valleys. Small pockets of black dirt soil, even, can be found in the Great Meadows and Alphano muck areas. More than half of the farms in this area are crop producing farms between 10-49 acres, although many large dairy farms still exist in the region. Orchards are scattered throughout the region.



Distance to New York City: 50-60 miles; Approximately 1 and 1/2 hours without traffic.

Farming Infrastructure: Very Good

History: Originally founded on dairy and grain for the New York City market, the region has transitioned to smaller, more diversified farms in the past 30 years. Although the number of farms is up since 2002, the amount of land in farmland is down.

#### **Equip Avail:**

Farming Supplies/Equipment from Google Search: Agusta Feed and Supply Inc, Tractor Supply Company (2), North Warren Farm and Home Supply, and more than 50 others.

**Craigslist search results**: Did not produce pertinent results. Mostly lawn mowers and firewood.

### **Processing Facilities:**

Bringhurst Meat Inc, Berlin, NJ (856-767-0110) - Pigs

Total Number of Farms: 4548 farms in 2007, 4249 farms in 2002

By County:

Sussex: 1060 farms in 2007, 1029 farms in 2002 Hunterdon: 1623 farms in 2007, 1514 farms in 2002 Warren: 933 farms in 2007, 814 farms in 2002 Monmouth: 932 farms in 2007, 892 farms in 2002

#### **Land Prices:**

Purchasing Price: \$15000 - \$20,000 Renting Price: \$300-\$500/acre

#### First and Last Frost Dates:

Last Frost Date: May 1st

First Frost Date: October 5<sup>th</sup> - 15<sup>th</sup>

Southern NJ (Mercer, Monmouth, and Burlington Counties):

You may be pushing it from a transportation perspective by farming in this area, but there is a chance to make up for that with a longer growing season than anybody else in the New York City region. In general you will get 2 weeks more growing time in both the spring and the fall than farmers growing in the northern part of the greater Greenmarket region. Infrastructure remains relatively strong in this area, and the soil is well suited to vegetable crops. However, like nearly all of the other regions we have looked at, this area is under intense pressure from urban sprawl and development.



Distance to New York City: 115-125 miles; approximately 2 and ½ hours without traffic.

Farming Infrastructure: Good

**History:** Early farmers found the soils of this region well suited to the production of a variety and abundance of agricultural commodities. As transportation improved, agricultural commodities found new markets in rapidly growing towns and cities along the east coast.

#### **Equip Avail:**

Farming Supply/Equipment from Google search: Tractor Supply Co, Agway, and 25 others in this region.

Craigslist search results: 3 tractors, spraying equipment, two pot belly pigs and at east 80 other results relating to farm and gardening.

#### **Processing Facilities:**

Bringhurst Meat INC, Berlin, NJ (856) 767-0110 - Pigs

Total Number of Farms: 2165 farms in 2007, 2102 farms in 2002

By county

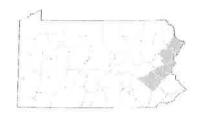
Burlington: 922 farms in 2007, 906 farms in 2002 Mercer: 311 farms in 2007, 304 farms in 2002 Monmouth: 932 farms in 2007, 892 farms in 2002

#### Land Prices:

Purchase Land: \$10,000 - \$20,000 Rented Land: \$150 - \$600

#### First and Last Frost Dates:

First Frost Date: October 10 - 20 Last Frost Date: April 20 - 30 Eastern, PA – Pikes, Monroe, Northampton, Berks, Lehigh, and Carbon counties): Agriculture has always been a leading occupation in this region. Many of the farms in the region are diversified, but a number of them are dairy farms or farms where beef cattle and poultry are raised. Orchards are scattered across the region, but are particularly concentrated in



the north-central part of the region, where the soils are well suited peaches and apples. In general soils here tend to be slightly acidic and respond well to lime and organic fertilizers. Renting opportunities are relatively hard to come by in this region, as the Mennonite farmers who dominate the area tend to be hesitant to rent. Land prices continue to increase in this area, as it is the third fastest growing region in Pennsylvania outside of Pittsburgh and Philadelphia.

Distance to New York City: 100-120 miles; approximately 2 hours without traffic

Farming Infrastructure: Very Good

History: The earliest agricultural-based settlers in the region were Germans, arriving in the late 17<sup>th</sup> and early 18<sup>th</sup> centuries. The quickly became known as the "Pennsylvania Dutch", Dutch being a Germanic word for German. Although they faced heavy pressure during the industrial revolution, they retained a significant portion of the modern landscape, and continue to farm intensively in the region today.

#### **Equip Avail:**

Farm supply/Equipment from Google Search: Farmer Boy Ag. (1.800.845.3374), Nolts Produce Supplies (717-656-9764), Tractor Supply Co. and over 60 other results in this region.

**Craigslist search results:** A few tractors, tractor parts, wheelbarrows and more than 60 other listings relating to farm and gardening.

#### **Processing Facilities:**

Bixton County Meats, Hogin, PA (570-682-3449) – Angus beef and bison Darling Meats, La Plume, PA (570-945-5716) – Sheep and lamb

Total Number of Farms: 3385 farms in 2007, 3271 farms in 2002

By County:

Northampton: 486 farms in 2007, 487 farms in 2002

Lehigh: 516 farms in 2007, 618 farms in 2002 Berks: 1,980 farms in 2007, 1,791 farms in 2002 Monroe: 349 farms in 2007, 324 farms in 2002 Pikes County: 54 farms in 2007, 51 farms in 2002

#### **Land Prices:**

**Purchase Price:** \$10,000 – \$20,000/acre

Renting Price: N/A

First and Last Frost Dates:

First Frost Date: Sept. 30 – Oct 10

Last Frost Date: May 1 - 10



# **NEW FARMER LAND INTAKE**

Please fill out this sheet as completely as possible. The more information we have, the more likely it is that we will find the right farmland to fit your needs. We will not share your information with anyone without a clear understanding with you that it is permissible.

Date:				
Last Name:	First I	Name:		
Farm Name:				
Address:				
City:		State:	Zip:	
Phone:				
Best time to call:				
Email:				
What are you looking for?				
☐ Land to lease (short-term –	1-5 years)			
☐ Land to lease (long-term – ι	ıp to 99 years)			
□ Land to purchase				
☐ Partnership situation with	current landowner			
□ Other (please explain):			<u> </u>	
If you are looking for land to	purchase, what is y	our price ran	ge?	
Y				
Do you have a business plan?	□No□	<b>Yes</b> (please a	ttach)	
Where do you want your farn	n to be located?			
Acceptable states/counties				
•				
Distance from NYC:				
Distance from other important	markets (please list)	):		
			4	
Number of acres you need:				

Enterprises: What will you produce?		
2		
What type of i	infrastructure do you ne	ed for your farm?
	Barn	☐ Well
	Storage	☐ Pond or river
	Greenhouse	☐ Equipment to use or rent
	Fencing	9
☐ Other:		
Do you need h	nousing on the farm?	☐ Yes ☐ No
-	_	th?
Are you interes	ted in putting a trailer on	the land? ☐ Yes ☐ No
Is there anyth	ing else we should know	about the farm you hope to establish?
		©
Volunteer assi	istance:	
Are you interes	ted in having a volunteer	farmer help you assess farmland?
□ Yes □	] No	
Are you interes	ted in talking to a volunt	eer landowner who is in a rental relationship?
□ Yes □	□No	
Release of info	ormation:	
and any inform who in the judg no way guaran	nation provided in this que gment of GrowNYC may n tees that I will be successf t responsible for any activi	sion to release my name, address, phone numbers stionnaire, including my business plan, to persons natch my farming interests. I understand this in ully matched. In addition, I understand that ties between participants resulting from our
Signature		Date
S	s form to: Greenmarket, Attn	: Chris Wayne, 51 Chambers Street, Suite 1231, New Yor

Email: <a href="mailto:cwayne@greenmarket.grownyc.org">cwayne@greenmarket.grownyc.org</a> Fax: 212-571-0778



# **Do-IT-Yourself Land Assessment**

This worksheet is designed to help you while you look for land. We recommend you make copies of the blank sheet and take a copy with you on each visit you make looking for land. During each visit, take down all the land characteristics here so you can easily compare the differences of each possible tract to use for your farming business.

Where is	the farm?
• Far	m Address:
	unty:
	stance from NYC:
	stance from other major markets:
How muc	th land is available?
• To1	tal farm acreage:
• Acı	reage available:
What kin	d of agreement is the landowner offering?
□ L	ease agreement - for what length of time?
□ L	and for purchase
	ther:
What is t	he price per acre of land?
• Pri	ce/Acre:
What is t	he land like?
• Wh	nat is being grown there right now?
• Wh	nat used to grow there?
• Wh	nat is the soil like?
• Ca	n you take a soil sample to test for soil quality? 🗌 Yes 🔲 No
• * Wh	nich direction are the fields facing?
	e there trees, hills, or valleys that will affect how much sunlight reaches your

What kind of buildings are there on the farm and which can you use?				
•	barn	$\square$ can use	$\square$ can not use	perhaps use in future
•	storage shed	$\square$ can use	$\square$ can not use	perhaps use in future
•	greenhouse	☐ can use	an not use	perhaps use in future
<b>Is there fencing around the fields?</b> ☐ Yes ☐ No ☐ Owner will construct				
Will the owner allow you to use any of their farm equipment? Please list:				
Is the	re access to wa		rm?	
	Yes, there is	a well		
	Yes, there is	a pond		
	Yes, there is a river or stream			
	No, there is r	no access to wa	ater	
Is the	re an irrigatior	system set u	p? 🗌 Yes 🔲	No
	re an irrigatior re housing ava			
	re housing ava			
Is the	re housing ava	ilable on the		Yes 🗌 No
Is the	re housing ava	ilable on the	farm?	Yes 🗌 No
Is the	re housing ava How much is t	ilable on the the the monthly re	farm?	Yes 🗌 No
Is the	re housing ava  How much is t  Will the owner	ilable on the the he monthly re	farm?	Yes
Is the	re housing ava How much is t Will the owner	ilable on the the monthly re	farm?	Yes
Is the If YES:  If NO:	re housing ava How much is t Will the owner	ilable on the the monthly retrieved allow you to prearest towns the monthly re	farm?  nt?  put a trailer on the with rental housin nt in town?	Yes □ No  property? □ Yes □ No g available?
Is the If YES:  If NO:	re housing ava  How much is t  Will the owner  What are the r  How much is t	ilable on the the monthly remails and the monthly remails and the monthly remails and the monthly remails and the monthly like?	farm?	Yes □ No  property? □ Yes □ No g available?
Is the If YES:  If NO:  What	re housing ava  How much is t  Will the owner  What are the r  How much is t  is the local cor	ilable on the the monthly remarks towns he monthly remarks tike?	farm?	Yes □ No  property? □ Yes □ No g available?
Is the If YES:  If NO:  What	re housing ava  How much is t  Will the owner  What are the r  How much is t  is the local cor  Do you know p  Do you like the	ilable on the the monthly reduced a local community like the local comm	farm?	Yes
Is the If YES:  If NO:  What	How much is t  Will the owner  What are the r  How much is t  is the local cor  Do you know p  Do you like the  Are you comfor	he monthly re r allow you to p nearest towns he monthly re mmunity likes people in the cost e local community litable dealing	farm?	Yes    No  property?    Yes    No g available?
Is the If YES:  If NO:  What	How much is t  Will the owner  What are the r  How much is t  is the local cor  Do you know p  Do you like the  Are you comfords	he monthly re r allow you to p nearest towns he monthly re mmunity likes beople in the cost e local community likes where nearby t	nt?  put a trailer on the with rental housin nt in town?  ommunity?  nity?  with this landown to buy seeds or others.	Yes    No  property?    Yes    No g available?

# CONTRACT COMPARISON CHART

The following chart will help guide you through the many different variations of land contracts. There are advantages and disadvantages to each variation, and your particular circumstances will help you decide what type is the best option for you. The most important thing to remember is that having a written contract is vital when entering into any type of multiparty land use situation.

Purchase (Seller financing)	<ul> <li>Financing is provided by the seller, easing credit requirements</li> <li>Allows you to build equity in the land without going through a traditional bank</li> <li>Can be low interest</li> <li>Down payment may not be required</li> <li>Broker fees avoided by both parties</li> <li>Landowner can spread out capital gains for tax purposes</li> <li>Can structure payment plan with balloon payments scheduled when farmer is more financially established</li> </ul>	<ul> <li>Small or no down         payment could mean         large payments, which         may be difficult to         make.</li> <li>If buyer defaults on         payments, seller can         foreclose and equity         may be lost</li> </ul>
Purchase (Bank financing)	<ul> <li>Ownership—what a feeling!</li> <li>Allows you security for retirement, and something to pass on to your children</li> <li>Gives you security and roots in a community</li> <li>Allows you to plan longterm for your farm and business</li> <li>Allows you to benefit from improvements to the farm (soil improvement, infrastructure, perennials, fruit trees, animals, etc.)</li> </ul>	Securing financing or sufficient capital for purchase can be a challenge     Payments on mortgage or other loan may be difficult to make from farm income alone     May be necessary to maintain off-farm job to show sufficient income for loan approval
Lease (with Option to Buy)	Allows for some security with "right of first refusal" clause in lease which allows farmer to make the first offer if the owner puts land up for sale     Rent money can count towards initial down payment, which builds equity     Purchase price and date can be predetermined so that farmer can get purchase	With "first right of refusal" farmer must agree to the seller's terms—there is little room for negotiation     If farmer is not ready for purchase when it goes up for sale, equity can be lost
Partnership Agreement	<ul> <li>Allows you some of the benefits of ownership without the investment (i.e. access to markets, access to credit)</li> <li>Can allow you to work with a more experienced farmer</li> <li>Can allow you and access to more experienced farmer and allow you</li> </ul>	<ul> <li>Difficult to find a partner who you can work well with</li> <li>Will not necessarily have long-term security</li> <li>Will not build equity in the land unless it is stipulated in the agreement</li> <li>If you partner with an established farmer you are going into their business</li> </ul>
Lease or Ground Lease (Long term; up to 99 years)	Offers most of the advantages of ownership without the need for down payment or borrowing Gives you security and roots in a community     Allows you to plan long-term for your farm and business     Allows you to benefit from improvements to the farm (soil improvement, infrastructure, perennials, fruit trees, animals, etc.)     Some leases can be passed on to your children	Most likely will not build equity in the land     No security for retirement     Requires complex legal documents—clauses must be carefully drafted by a lawyer     Many landowners are not willing to make such a long-term commitment
Lease (Short-term; 1-5 years)	Elexible terms     Can try location     without committing     Can test relationship     with landowner     Low cost (as     opposed to purchase)     Leaves money to     invest in your     operation     (equipment, supplies, etc.)     Appealing to     landowners for agricultural tax     deduction     Can be easily     terminated	No equity in the land No long-term security Limited control over the land Can lose lease if property is sold or landowner dies Can lose investments in infrastructure and soil improvement
	ADVANTAGES	DISADVANTAGES



# HOW TO FIND LAND

The resources listed below are just a few that may be helpful in your search for farmland. There are many other resources available, and don't underestimate the value of your network. Talk to other farmers, extension agents and us, to find out about available farmland. Many available farm properties never get listed in a formal way. One of the most helpful things that you can do to start your search is to just visit to areas you are interested in. Visit farms in the area if you can, or just take a drive around to get the lay of the land. In your search it is a good idea to keep notes about specific pieces of land, and your general ideas and impressions about an area.

#### **Farmlink**

New York, New Jersey and Pennsylvania all have land linking programs that serve as a referral service for both farmers looking for land, and landowners seeking farmers. Farm Link lists both farms for sale and farms for rent. All three programs also have additional resources and services for beginning farmers. In PA and NJ, the Farmlink programs are run by the State Departments of Agriculture. In NY, the FarmLink program is run by Cornell University.

#### New York FarmLink

c/o New York FarmNet 415 Warren Hall Ithaca, NY 14853 www.newyorkfarmlink.org 800-547-3276 nyFarmLink@cornell.edu Cost: \$40 one-time fee

#### Pennsylvania Farm Link

PA Dept of Agriculture 2301 N. Cameron Street, Rm 311 Harrisburg, PA 17110 www.pafarmlink.org 717-705-2121

# mail@pafarmlink.org Cost: \$35 one-time fee

#### New Jersey FarmLink

SADC PO Box 330 Trenton, NJ 08625 www.nj.gov/agriculture/sadc/farmlink 609-984-2504 david.kimmel@ag.state.nj.us Cost: None

#### **Catskills Farmlink**

44 West Street, Walton, NY 13856 www.catskillsfarmlink.org/ (607) 865-7090 info@catskillsfarmlink.org

# Cost: None

#### **Columbia County Land Trust**

Farmer Landowner Match Program

P.O. Box 299 49 Main Street Chatham, NY 12037

Marissa Codey 518.392.5252 ext. 211

clctrust.org/working-farms/farmer-landowner-match-program/ Cost:

# Newspapers/Online Classifieds

www.lancasterfarming.com – \$49 fee to access all content for 1 year. Many people still post ag-related classifieds to this paper and online news sources.

Check classifieds in print and online version of newspapers. Listing of New York State papers:

- www.newslink.org/nynews.html
- Example papers:
- Middletown, Orange County paper Time-Hudson's online version: www.recordonline.com

- Lower Hudson Newspaper: www.newslink.org/nynews.html
- Mid-Hudson Newspaper aggregator site: www.midhudsoncentral.com/site/news.cfm?brd=1770
- o Upper Hudson News out of Albany: www.timesunion.com/
- Southern New Jersey Newspaper out of Vineland: www.thedailyjournal.com/
- Western New Jersey Newspaper out of Newton: www.njherald.com
- Western New Jersey Newspaper out of Newton: www.njherald.com

For example, click on "Classifieds," and under "Real Estate" review ads. Other sidebar ads for area real estate appears in the same section. You can adjust the search criteria, based on price, type of property (not all search tools include "farm/agricultural land" category, but most include a "land" category).

**NOTE**: The zoning laws that affect whether land would be able to be farmed are important to keep in mind when searching for farmland. Proximity of neighbors, municipal zoning and noise ordinances are all things to keep in mind when looking at properties both online and in person.

NOFA – Northeast Organic Farming Association of New York: www.nofany.org/classifieds NOFA New Jersey: www.nofanj.org/resources\_classifieds.htm PASA – Pennsylvania Association for Sustainable Agriculture: www.pasafarming.org/pasa-classifieds

#### **Multiple Listing Services-MLS**

A Multiple Listing Service (MLS) is a database of available properties represented by various real estate brokers cooperating. Although an MLS may list rental properties, it is more geared toward properties for sale. The advantages of MLS are:

- Although they are intended for use by real estate agents, they allow public access.
- You can search for properties represented by various real estate companies at once
- Because the broker who lists the property receives a commission, the information is updated consistently and in a timely matter

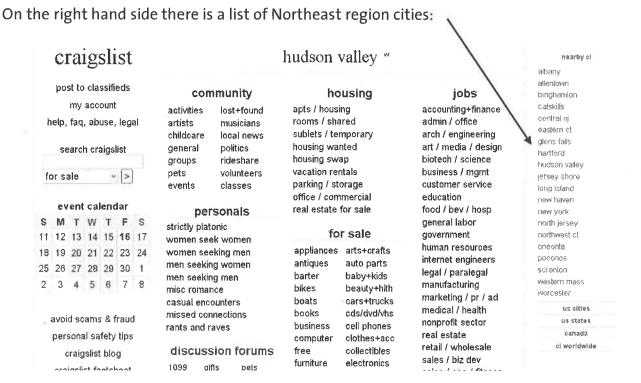
You can use an MLS database to get a general idea about property values and what is available in an area. Here are some websites to get you started:

- www.mls.com (National, including NY, NJ and PA)
- www.realtor.com (National, including NY, NJ and PA)
- www.njmls.com (New Jersey and also Orange and Rockland counties in NY)
- www.ghvmls.com (Orange, Rockland, Sullivan and Ulster counties in NY)
- www.mlsli.com (Long Island, NY)
- www.gsmls.com (New Jersey)
- 。 www.mydreamhouse.com (Dutchess County, NY)
- www.columbianortherndutchessmls.com (Columbia & Dutchess counties in NY)
- www.ulstercountyhomes.com (Ulster County, NY)
- 。 lvarmls.rapmls.com (Lehigh Valley Pennsylvania)

#### Tips for searching an MLS:

- Do some initial research into where you would like your farm to be located. This is the first thing you will have to narrow down in your search, and you may even have to search in a specific town.
- To start, try to keep your search as broad as possible. For example, don't limit the
  number of bedrooms or bathrooms, or make your price range too restrictive. This will
  give you a better idea of what is available in an area.
- Search both "lots and land" & "farms/ranches" if you have the option.
- Let a real estate agent do the work for you. There is no commitment or fee to contact a real estate agent. If you know what you are looking for, this person can help you find a farm or farmland and will search the MLS for you.

#### Craigslist – New York City — www.newyork.craigslist.org/



# Other Ways to Find Land

- Call Farm Credit—they are an agricultural lender with appraisal services. The local branches should be able to tell you about farms for sale in your area.
- The USDA Rural Development program and Farm Service Agency (FSA) list governmentowned and foreclosed properties on their websites.
- Review listings in the county tax assessor's office. The county-maintained database in the county where you're searching for land can reveal: Taxes, home value, land value, past sales, owners.